



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [PACIFIC PREMIER BANCORP, INC.](#)

City/State [IRVINE, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [19,736,544](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[IRVINE, CA 92614](#)

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Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
Average assets (\$000)	16,735,859			11,528,693			9,797,207			6,082,306					
Net income (\$000)	60,351			159,718			123,340			60,100					
Number of BHCs in peer group	128			125			118			148					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.45	2.77	88	3.90	3.01	88	4.02	3.08	89	4.10	3.29	95			
+ Non-interest income	0.34	1.21	9	0.24	1.32	7	0.30	1.31	8	0.46	0.93	19			
- Overhead expense	2.39	2.57	49	2.24	2.69	26	2.55	2.71	42	2.76	2.60	61			
- Provision for credit losses	1.03	0.51	89	0.06	0.15	27	0.08	0.14	36	0.14	0.11	69			
+ Securities gains (losses)	0.08	0.02	90	0.07	0.01	96	0.01	0	90	0.05	0.01	85			
+ Other tax equivalent adjustments	0	0	48	0	0	87	0	0	45	0	0	85			
= Pretax net operating income (tax equivalent)	0.45	1.04	13	1.91	1.56	80	1.70	1.57	60	1.71	1.55	65			
Net operating income	0.36	0.81	14	1.39	1.19	71	1.26	1.24	47	0.99	0.95	57			
Net income	0.36	0.82	14	1.39	1.19	71	1.26	1.24	47	0.99	0.95	57			
Net income (Subchapter S adjusted)				1.18			1.17			1.42			1.11		
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.17	3.55	85	5.17	4.41	87	5.14	4.24	89	4.92	4.06	95			
Interest expense	0.37	0.52	31	0.77	1.08	30	0.64	0.86	31	0.41	0.54	30			
Net interest income (tax equivalent)	3.80	3.01	88	4.40	3.33	89	4.50	3.38	91	4.51	3.54	96			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.14	0.27	41	0.09	0.21	35	0.01	0.22	12	0.02	0.10	28			
Earnings coverage of net loan and lease losses (X)	14.51	22.91	57	29.95	24.40	70	170.33	21.75	96	110.87	0.97	91			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.02	1.58	78	0.41	0.83	14	0.41	0.90	12	0.47	0.95	6			
Allowance for loan and lease losses / Total loans and leases	2.02	1.55	79	0.41	0.81	15	0.41	0.89	12	0.47	0.94	8			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.22	0.71	9	0.10	0.57	7	0.06	0.61	3	0.06	0.57	4			
30-89 days past due loans and leases / Total loans and leases	0.01	0.39	1	0.15	0.43	15	0.09	0.44	11	0.11	0.32	14			
Liquidity and Funding															
Net noncore funding dependence	-0.48	3.20	43	8.49	14.45	32	14.98	16.62	52	13.86	13.97	49			
Net short-term noncore funding dependence	-0.79	-4.76	62	7.77	3.38	59	13.52	4.66	78	11.25	9.65	58			
Net loans and leases / Total assets	65.72	61.58	58	73.78	63.77	74	76.66	63.98	84	77.15	72.64	67			
Capitalization															
Tier 1 leverage ratio	9.47	9.13	65	10.54	9.76	74	10.38	9.71	72	10.70	10.04	68			
Holding company equity capital / Total assets	13.92	11.16	85	17.09	12.43	91	17.15	12.22	94	15.48	10.84	95			
Total equity capital (including minority interest) / Total assets	13.92	11.29	83	17.09	12.57	91	17.15	12.27	94	15.48	10.89	95			
Common equity tier 1 capital / Total risk-weighted assets	12.04	12.38	50	11.35	12.17	40	10.88	12.12	35	10.59	11.90	29			
Net loans and leases / Equity capital (X)	4.72	5.58	31	4.32	5.21	28	4.47	5.29	29	4.98	6.82	14			
Cash dividends / Net income	132.39	42.30	97	33.73	33.12	52	0	27.31	5	0	32.32	8			
Cash dividends / Net income (Subchapter S adjusted)				-0.65			-12.02			17.36			19.39		
Growth Rates															
Assets	67.60	16.68	96	2.51	9.26	26	43.15	7	95	98.81	9.89	97			
Equity capital	36.47	6.99	95	2.18	10.49	19	58.59	7.89	94	170.15	13.71	98			
Net loans and leases	49.29	9.07	95	-1.34	9.10	9	42.25	7.89	95	91.79	12.54	97			
Noncore funding	-19.77	-12.18	41	-37.30	6.59	3	43.18	10.67	85	53.57	-3.35	89			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46			
Long-term debt / Equity capital	12.93	13.56	63	10.29	13.04	61	4.29	13.37	38	6.79	4.39	65			
Equity investment in subsidiaries / Equity capital	109.87	102.81	86	110.22	103.22	82	105.04	103.10	63	107.14	105.17	57			
Cash from ops + noncash items + op expense / Op expense + dividends	38.73	147.24	4	96.96	190.27	15	86.70	174.91	10	85.66	100.80	31			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	577,192	485,663	415,411	251,027		18.85	419.53
Income from lease financing receivables.....	366	0	0	0			
Fully taxable income on loans and leases.....	572,412	485,464	415,411	251,027		17.91	415.23
Tax-exempt income on loans and leases.....	5,146	199	0	0		2485.93	
Estimated tax benefit on income on loans and leases.....	671	51	0	0		1223.65	
Income on loans and leases (tax equivalent).....	578,229	485,714	415,411	251,027		19.05	420.47
Investment interest income (tax equivalent).....	52,325	38,033	28,480	17,175		37.58	966.34
Interest on balances due from depository institutions.....	1,016	1,217	1,773	728		-16.52	227.74
Interest income on other earning assets.....	2,106	3,069	4,069	2,830		-31.38	3.24
Total interest income (tax equivalent)	633,676	528,033	449,733	271,760		20.01	435.40
Interest on time deposits of \$250K or more	4,310	9,001	4,637	1,545		-52.12	
Interest on time deposits < \$250K.....	6,435	18,295	11,927	4,487		-64.83	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	23,591	31,000	21,090	7,339		-23.90	763.82
Interest on other borrowings and trading liabilities.....	1,943	11,052	12,731	5,251		-82.42	0.62
Interest on subordinated debt and mandatory convertible securities	20,236	9,458	5,327	3,860		113.96	478.50
Total interest expense.....	56,515	78,806	55,712	22,482		-28.29	368.73
Net interest income (tax equivalent).....	577,161	449,227	394,021	249,278		28.48	442.97
Non-interest income.....	56,910	27,135	29,189	28,219		109.73	308.75
Adjusted operating income (tax equivalent)	634,071	476,362	423,210	277,497		33.11	427.42
Overhead expense.....	400,140	258,118	249,523	167,573		55.02	445.43
Provision for credit losses.....	172,262	7,135	8,156	8,640			2581.54
Securities gains (losses)	13,882	8,570	1,398	2,739		61.98	4686.90
Other tax equivalent adjustments	0	36	0	118		-100.00	
Pretax net operating income (tax equivalent).....	75,551	219,715	166,929	104,141		-65.61	85.52
Applicable income taxes	12,250	58,035	42,240	42,126		-78.89	-19.46
Tax equivalent adjustments	2,950	1,962	1,349	1,915		50.36	
Applicable income taxes (tax equivalent).....	15,200	59,997	43,589	44,041		-74.67	-0.06
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	60,351	159,718	123,340	60,100		-62.21	136.52
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	60,351	159,718	123,340	60,100		-62.21	136.52
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	60,351	159,718	123,340	60,100		-62.21	136.52
Investment securities income (tax equivalent).....	52,325	38,033	28,480	17,175		37.58	966.34
US Treasury and agency securities (excluding mortgage-backed securities)	7,772	7,071	2,324	830		9.91	
Mortgage-backed securities	16,913	15,994	14,386	7,041		5.75	594.86
All other securities	27,640	14,968	11,770	9,304		84.66	1017.68
Cash dividends declared.....	79,901	53,867	0	0		48.33	
Common	79,901	53,867	0	0		48.33	
Preferred	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.79	3.27	83	4.58	4	86	4.59	3.87	87	4.47	3.78	93			
Less: Interest expense	0.34	0.48	31	0.68	0.98	30	0.57	0.79	31	0.37	0.50	26			
Equals: Net interest income (tax equivalent)	3.45	2.77	88	3.90	3.01	88	4.02	3.08	89	4.10	3.29	95			
Plus: Non-interest income	0.34	1.21	9	0.24	1.32	7	0.30	1.31	8	0.46	0.93	19			
Equals: adjusted operating income (tax equivalent)	3.79	4.04	41	4.13	4.41	36	4.32	4.46	43	4.56	4.26	66			
Less: Overhead expense	2.39	2.57	49	2.24	2.69	26	2.55	2.71	42	2.76	2.60	61			
Less: Provision for credit losses	1.03	0.51	89	0.06	0.15	27	0.08	0.14	36	0.14	0.11	69			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	91			
Plus: Realized gains (losses) on available-for-sale securities	0.08	0.02	90	0.07	0.01	96	0.01	0	90	0.04	0.01	85			
Plus: other tax equivalent adjustments	0	0	48	0	0	87	0	0	45	0	0	85			
Equals: Pretax net operating income (tax equivalent)	0.45	1.04	13	1.91	1.56	80	1.70	1.57	60	1.71	1.55	65			
Less: Applicable income taxes (tax equivalent)	0.09	0.23	14	0.52	0.36	88	0.44	0.33	84	0.72	0.59	70			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	47			
Equals: Net operating income	0.36	0.81	14	1.39	1.19	71	1.26	1.24	47	0.99	0.95	57			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	49			
Equals: Net income	0.36	0.82	14	1.39	1.19	71	1.26	1.24	47	0.99	0.95	57			
Memo: Net income (last four quarters)	0.36	0.82	14	1.39	1.19	70	1.26	1.24	47	0.99	0.95	57			
Net income—BHC and noncontrolling (minority) interest	0.36	0.83	13	1.39	1.20	71	1.26	1.25	47	0.99	0.95	57			
Margin Analysis															
Average earning assets / Average assets	90.81	92.32	31	88.54	91.05	25	89.33	91.48	23	90.82	93.19	22			
Average interest-bearing funds / Average assets	53.77	64.06	10	51.99	65.57	7	51.84	65.56	7	54.28	70.06	6			
Interest income (tax equivalent) / Average earning assets	4.17	3.55	85	5.17	4.41	87	5.14	4.24	47	0.99	0.95	57			
Interest expense / Average earning assets	0.37	0.52	31	0.77	1.08	30	0.64	0.86	31	0.41	0.54	30			
Net interest income (tax equivalent) / Average earning assets	3.80	3.01	88	4.40	3.33	89	4.50	3.38	91	4.51	3.54	96			
Yield or Cost															
Total loans and leases (tax equivalent)	4.90	4.27	83	5.54	5.09	79	5.53	4.95	81	5.32	4.52	90			
Interest-bearing bank balances	0.14	0.27	14	0.66	2.04	4	1.18	1.64	15	0.53	1.13	7			
Federal funds sold and reverse repos		0.68			2.44		6.78	2.17	94	8.31	0.83	95			
Trading assets	0	0.60	23	0	0.99	21	0	1.11	19	0	0.48	35			
Total earning assets	4.15	3.51	85	5.15	4.36	88	5.12	4.20	89	4.89	3.98	95			
Investment securities (tax equivalent)	2.12	2.25	35	3.04	2.76	78	2.81	2.68	66	2.58	2.61	50			
US Treasury and agency securities (excluding mortgage-backed securities)	1.63	1.75	47	2.61	2.32	75	2.08	2.05	58	2.19	1.66	79			
Mortgage-backed securities	1.57	2.05	12	2.75	2.61	67	2.47	2.50	47	1.95	2.19	22			
All other securities	2.30	3.24	14	3.52	4.06	38	3.54	4.20	40	3.44	3.85	40			
Interest-bearing deposits	0.41	0.53	41	1.11	1.10	55	0.83	0.81	59	0.45	0.52	45			
Time deposits of \$250K or more	0.70	1.42	5	1.91	1.96	41	1.41	1.44	43						
Time deposits < \$250K	0.75	1.36	6	1.99	1.82	58	1.34	1.29	52						
Other domestic deposits	0.34	0.36	51	0.81	0.93	42	0.67	0.67	58						
Foreign deposits		0.42			1.19			0.97			0.84				
Federal funds purchased and repos	0	0.62	1	1.61	1.86	41	1.68	1.51	53	1.86	0.68	89			
Other borrowed funds and trading liabilities	1	1.50	28	2.34	2.38	50	2.04	2.28	34	1.19	1.48	32			
All interest-bearing funds	0.63	0.74	42	1.31	1.49	37	1.10	1.19	49	0.68	0.71	51			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	56,910	27,135	29,189	28,219	
Fiduciary activities income	16,666	0	0	0	
Service charges on deposit accounts - domestic	8,690	7,862	6,279	3,788	
Trading revenue.....	751	462	112	138	
Investment banking fees and commissions.....	0	0	0	0	
Insurance activities revenue.....	0	0	0	0	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	2,028	1,840	1,448	787	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	8,242	6,737	10,971	12,281	
Other non-interest income.....	20,533	10,234	10,379	11,225	
Total overhead expenses	400,140	258,118	249,523	167,573	
Personnel expense.....	189,035	139,465	135,054	86,997	
Net occupancy expense.....	57,297	30,793	25,608	17,149	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	17,072	17,243	13,594	6,141	
Other operating expenses.....	136,736	70,617	75,267	57,286	
Fee income on mutual funds and annuities.....	0	0	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,478	998	1,023	842	
Average personnel expense per employee.....	127.90	139.74	132.02	103.32	
Average assets per employee.....	11,323.31	11,551.80	9,576.94	7,223.64	

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0	2.02	10	0	2.72	10	0	3.08	7	0	1.89	16		
Overhead expenses / Net Interest Income + non-interest income	63.40	62.28	59	54.41	61.29	19	59.15	60.88	41	60.78	62.21	40		
Percent of Average Assets														
Total overhead expense	2.39	2.57	49	2.24	2.69	26	2.55	2.71	42	2.76	2.60	61		
Personnel expense.....	1.13	1.30	31	1.21	1.41	30	1.38	1.44	41	1.43	1.47	43		
Net occupancy expense.....	0.34	0.26	82	0.27	0.28	46	0.26	0.28	42	0.28	0.32	38		
Other operating expenses.....	0.92	0.94	67	0.76	0.97	37	0.91	0.97	55	1.04	0.79	80		
Overhead less non-interest income	2.05	1.25	88	2	1.32	88	2.25	1.38	93	2.29	1.65	93		
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	63.11	61.82	60	54.19	60.64	20	58.96	60.37	44	60.39	61.01	44		
Personnel expense.....	29.81	32.36	31	29.28	32.39	29	31.91	32.51	41	31.35	34.72	24		
Net occupancy expense.....	9.04	6.58	85	6.46	6.52	49	6.05	6.48	36	6.18	7.51	26		
Other operating expenses.....	24.26	22.28	74	18.44	21.20	40	21	20.90	57	22.86	18.30	86		
Total non-interest income	8.98	28.83	7	5.70	29.23	3	6.90	28.50	6	10.17	21.24	12		
Fiduciary activities income	2.63	2.09	64	0	1.97	14	0	2.14	13	0	1.95	21		
Service charges on domestic deposit accounts	1.37	3.27	20	1.65	3.88	22	1.48	4.15	22	1.37	3.83	12		
Trading revenue.....	0.12	1.28	48	0.10	1.18	44	0.03	0.85	48	0.05	0.07	80		
Investment banking fees and commissions.....	0	2.46	6	0	3.54	5	0	3.42	5	0	0.92	12		
Insurance activities revenue.....	0	0.41	11	0	0.47	11	0	0.47	10	0	0.44	17		
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0.02	41	0	0	48		
Net servicing fees	0.32	0.01	76	0.39	0.28	72	0.34	0.65	50	0.28	0.40	55		
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0	48		
Net gain (loss) - sales of loans, OREO, and other assets	1.30	3.92	39	1.41	1.86	51	2.59	1.61	74	4.43	2.38	79		
Other non-interest income.....	3.24	9.65	7	2.15	10.04	4	2.45	9.86	5	4.05	7.34	20		
Overhead less non-interest income	54.13	31.93	91	48.49	31.06	93	52.06	31.46	95	50.22	39.09	85		
Applicable income taxes / Pretax net operating income (tax equivalent).....	16.21	18.63	31	26.41	20.56	89	25.30	19.04	89	40.45	33.75	64		
Applicable income tax + TE / Pretax net operating income + TE	20.12	21.18	31	27.31	23.23	86	26.11	21.56	87	42.29	38.57	53		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	11,076,595	6,791,676	6,868,548	4,681,711			63.09	583.18
Commercial and industrial loans	1,727,771	1,716,794	1,694,981	1,337,790			0.64	251.12
Loans to individuals	5,703	49,099	88,299	91,537			-88.38	33.43
Loans to depository institutions and acceptances of other banks	0	0	0	0				
Agricultural loans	100,498	128,302	139,780	104,715			-21.67	
Other loans and leases	328,559	38,112	50,929	4,141			762.09	126.28
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	13,239,126	8,723,983	8,842,537	6,219,894			51.76	485.06
Less: Allowance for loan and lease losses	268,018	35,698	36,072	28,936			650.79	1447.72
Net loans and leases	12,971,108	8,688,285	8,806,465	6,190,958			49.29	477.63
Debt securities that reprice or mature in over 1 year	3,756,771	1,375,912	1,073,774	727,353			173.04	1229.59
Mutual funds and equity securities	0	0	0	0				
Subtotal	16,727,879	10,064,197	9,880,239	6,918,311			66.21	561.67
Interest-bearing bank balances	748,182	193,711	165,908	160,840			286.24	1042.19
Federal funds sold and reverse repos	0	0	0	3,350				-100.00
Debt securities that reprice or mature within 1 year	198,076	30,310	74,658	78,367			553.50	2589.42
Trading assets	12,053	2,103	1,929	1,484			473.13	
Total earning assets	17,686,190	10,290,321	10,122,734	7,162,352			71.87	579.84
Non-interest-bearing cash and due from depository institutions	135,429	135,847	43,641	39,567			-0.31	843.16
Premises, fixed assets, and leases	154,974	102,178	64,691	53,155			51.67	1575.94
Other real estate owned	0	441	147	326			-100.00	-100.00
Investment in unconsolidated subsidiaries	403	403	875	720			0.00	30.00
Intangible and other assets	1,759,548	1,246,822	1,255,299	768,381			41.12	972.50
Total assets	19,736,544	11,776,012	11,487,387	8,024,501			67.60	607.24
Quarterly average assets	19,999,289	11,539,809	11,606,911	7,471,947			73.31	633.51
Average loans and leases (YTD)	11,808,303	8,768,957	7,516,539	4,717,558			34.66	477.12
Memoranda								
Loans held-for-sale	601	1,672	5,719	23,426			-64.06	-92.98
Loans not held-for-sale	13,238,525	8,722,311	8,836,818	6,196,468			51.78	487.25
Real estate loans secured by 1–4 family	279,945	313,228	417,305	382,767			-10.63	185.59
Commercial real estate loans	10,623,788	6,292,574	6,302,427	4,142,355			68.83	597.41
Construction and land development	366,419	441,982	585,152	329,844			-17.10	84.35
Multifamily	5,174,191	1,590,435	1,545,819	803,148			225.33	1109.72
Nonfarm nonresidential	5,083,178	4,260,157	4,171,456	3,009,363			19.32	466.79
Real estate loans secured by farmland	172,862	185,874	148,816	156,589			-7.00	
Total investment securities	3,954,847	1,406,222	1,148,432	805,720			181.24	1264.14
U.S. Treasury securities	32,533	63,555	60,912	0			-48.81	
US agency securities (excluding mortgage-backed securities)	690,386	246,358	130,070	47,209			180.24	
Municipal securities	1,446,019	397,298	238,630	232,128			263.96	1010.22
Mortgage-backed securities	1,368,993	545,934	613,448	445,699			150.76	764.11
Asset-backed securities	0	0	0	0				
Other debt securities	416,916	153,077	105,372	80,684			172.36	33495.17
Mutual funds and equity securities	0	0	0	0				
Available-for-sale securities	3,931,115	1,368,384	1,103,222	787,429			187.28	1302.60
U.S. Treasury securities	32,533	63,555	60,912	0			-48.81	
US agency securities (excluding mortgage-backed securities)	690,386	246,358	130,070	47,209			180.24	
Municipal securities	1,446,019	397,298	238,630	232,128			263.96	1010.22
Mortgage-backed securities	1,346,869	509,820	570,067	428,546			164.19	797.75
Asset-backed securities	0	0	0	0				
Other debt securities	415,308	151,353	103,543	79,546			174.40	
Mutual funds and equity securities	0	0	0	0				
Held-to-maturity securities appreciation (depreciation)	1,281	922	-538	-209			38.94	
Available-for-sale securities appreciation (depreciation)	84,382	30,124	-7,946	646			180.12	14914.59
Structured notes, fair value	0	0	0	0				
Pledged securities	147,257	125,657	215,307	264,404			17.19	112.85

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	6,031,300	3,872,228	3,509,078	2,239,474		55.76	741.59
NOW, ATS and transaction accounts	2,913,260	586,019	526,088	365,194		397.13	2011.46
Time deposits less brokered deposits) < \$250K.....	792,425	486,139	357,823	419,436		63.00	
MMDA and other savings accounts	5,662,969	3,406,988	3,225,848	2,409,009		66.22	586.92
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	15,399,954	8,351,374	7,618,837	5,433,113		84.40	753.33
Time deposits of \$250K or more	673,881	473,265	438,916	247,888		42.39	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	0	0	75	46,139		-100.00	
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	10,000	491,000	616,000	428,500		-97.96	-93.24
Other borrowings w/remaining maturity over 1 year	21,000	26,026	51,606	61,648		-19.31	
Brokered deposits < \$250K	160,536	88,438	613,938	417,520		81.52	
Noncore funding	865,417	1,078,729	1,720,535	1,201,695		-19.77	46.32
Trading liabilities	12,066	2,103	1,929	1,484		473.75	
Subordinated notes and debentures + trust preferred securities.....	501,511	215,145	110,313	105,123		133.10	613.29
Other liabilities	210,947	116,067	66,076	41,090		81.75	736.33
Total liabilities.....	16,989,895	9,763,418	9,517,690	6,782,505		74.02	581.87
Equity Capital							
Perpetual preferred stock (including surplus).....	0	0	0	0			
Common stock.....	931	586	617	458		58.87	333.02
Common surplus.....	2,354,871	1,594,434	1,674,274	1,063,974		47.69	963.21
Retained earnings.....	330,555	396,051	300,407	177,149		-16.54	329.58
Accumulated other comprehensive income	60,292	21,523	-5,601	415		180.13	18115.11
Other equity capital components	0	0	0	0			
Total holding company equity capital.....	2,746,649	2,012,594	1,969,697	1,241,996		36.47	818.67
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	2,746,649	2,012,594	1,969,697	1,241,996		36.47	818.67
Total liabilities and capital	19,736,544	11,776,012	11,487,387	8,024,501		67.60	607.24
Memoranda							
Non-interest-bearing deposits.....	6,031,300	3,872,228	3,509,078	2,239,474		55.76	741.59
Interest-bearing deposits.....	10,203,071	5,040,849	5,162,613	3,859,047		102.41	587.84
Total deposits	16,234,371	8,913,077	8,671,691	6,098,521		82.14	637.92
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,012,594	1,969,697	1,241,996	459,740			
Accounting restatements	-45,625	0	0	0			
Net income	60,351	159,718	123,340	60,100			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	10,858	-90,078	9,288	9,143			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	749,603	0	601,171	709,877			
Less: Dividends declared	79,901	53,867	0	0			
Change in other comprehensive income	38,769	27,124	-6,098	3,136			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	2,746,649	2,012,594	1,969,697	1,241,996			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	56.12	36.22	88	57.67	37.78	86	59.79	37.19	91	58.34	53.41	61			
Commercial and industrial loans	8.75	13.52	25	14.58	12.02	63	14.76	12.85	62	16.67	10.82	80			
Loans to individuals	0.03	3.40	7	0.42	4.20	20	0.77	4.31	28	1.14	2.58	54			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0	45			
Agricultural loans.....	0.51	0.19	83	1.09	0.24	89	1.22	0.30	88	1.30	0.51	81			
Other loans and leases.....	1.66	4.63	24	0.32	5.01	4	0.44	5	5	0.05	2.62	11			
Net loans and leases.....	65.72	61.58	58	73.78	63.77	74	76.66	63.98	84	77.15	72.64	67			
Debt securities over 1 year.....	19.03	15.55	67	11.68	14.60	32	9.35	14.63	21	9.06	13.96	27			
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.06	12	0	0.07	15			
Subtotal	84.76	78.16	71	85.46	79.65	65	86.01	79.97	62	86.21	87.26	32			
Interest-bearing bank balances	3.79	7.51	25	1.64	3.06	41	1.44	3.04	38	2	2.34	55			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	1.66	23	0.04	0.02	84			
Debt securities 1 year or less	1	1.68	43	0.26	1.91	19	0.65	1.96	33	0.98	1.92	46			
Trading assets	0.06	1.01	40	0.02	1.19	34	0.02	1.33	36	0.02	0.02	74			
Total earning assets.....	89.61	91.05	28	87.38	89.53	26	88.12	89.74	31	89.26	92.22	10			
Non-interest cash and due from depository institutions.....	0.69	1.07	20	1.15	1.14	50	0.38	1.21	5	0.49	1.26	15			
Other real estate owned.....	0	0.02	4	0	0.03	23	0	0.04	12	0	0.06	22			
All other assets.....	9.70	7.82	75	11.46	9.27	76	11.50	8.98	76	10.25	6.45	95			
Memoranda															
Short-term investments	4.79	11.17	21	1.90	7.63	23	2.09	7.80	29	3.02	4.63	49			
U.S. Treasury securities.....	0.16	0.84	55	0.54	1.03	62	0.53	1.04	57	0	0.22	31			
US agency securities (excluding mortgage-backed securities)	3.50	0.63	92	2.09	0.54	88	1.13	0.69	75	0.59	1.50	44			
Municipal securities	7.33	1.69	93	3.37	1.34	82	2.08	1.62	64	2.89	2.97	65			
Mortgage-backed securities	6.94	11.75	25	4.64	11.44	14	5.34	11.13	18	5.55	9.19	32			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.23	34			
Other debt securities	2.11	0.42	93	1.30	0.39	85	0.92	0.41	78	1.01	0.48	80			
Loans held-for-sale.....	0	0.52	16	0.01	0.39	23	0.05	0.30	34	0.29	0.32	70			
Loans held for investment	67.08	61.72	62	74.07	63.50	80	76.93	63.93	84	77.22	72.42	67			
Real estate loans secured by 1–4 family	1.42	11.91	9	2.66	13.29	13	3.63	13.46	14	4.77	16.44	10			
Revolving	0.25	1.66	20	0.58	2.07	29	0.91	2.27	31	1.23	2.71	34			
Closed-end, secured by first liens	1.13	9.81	10	1.98	10.69	13	2.60	10.57	15	3.35	13.03	9			
Closed-end, secured by junior liens	0.05	0.22	24	0.09	0.28	34	0.12	0.31	33	0.18	0.39	32			
Commercial real estate loans	53.83	22.22	97	53.44	22.23	97	54.86	21.58	97	51.62	33.79	87			
Construction and land development.....	1.86	3.40	35	3.75	3.44	59	5.09	3.51	72	4.11	4.55	51			
Multifamily.....	26.22	3.12	97	13.51	3.01	93	13.46	2.72	95	10.01	5.32	83			
Nonfarm nonresidential	25.76	14.72	86	36.18	14.69	96	36.31	14.44	97	37.50	22.30	94			
Real estate loans secured by farmland.....	0.88	0.33	81	1.58	0.36	88	1.30	0.41	83	1.95	0.81	81			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
	83.67	57.15	93	77.85	57.46	81	77.68	56.49	80	75.27	73.20	51			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	2.11	19.43	8	3.59	20.75	10	4.72	21.10	10	6.15	22.92	7			
Real estate loans secured by 1–4 family.....	0.37	2.64	20	0.79	3.15	26	1.18	3.50	28	1.59	3.76	32			
Revolving	1.75	16.59	7	2.80	17.39	10	3.54	17.39	9	4.56	18.68	8			
Closed-end.....	80.25	34.63	98	72.13	33.52	97	71.27	32.14	97	66.60	46.38	88			
Construction and land development.....	2.77	5.26	31	5.07	5.09	57	6.62	5.20	67	5.30	6.35	46			
1–4 family.....	0.95	0.93	59	2.03	0.94	77	2.63	1.02	82	3.26	1.50	83			
Other.....	1.82	4.19	25	3.03	4.02	46	3.99	4.05	55	2.04	4.76	26			
Multifamily.....	39.08	4.96	98	18.23	4.69	93	17.48	4.10	94	12.91	7.13	81			
Nonfarm nonresidential	38.40	22.93	88	48.83	22.15	96	47.17	21.40	96	48.38	30.84	93			
Owner-occupied.....	17.75	7.68	94	23.84	7.72	97	23.58	8.03	97	27.14	10.55	99			
Other.....	20.64	14.95	71	24.99	14.34	85	23.59	13.38	88	21.25	19.91	62			
Real estate loans secured by farmland.....	1.31	0.54	81	2.13	0.55	84	1.68	0.63	79	2.52	1.19	77			
Loans to depository institutions and acceptances of other banks.....	0	0.06	31	0	0.11	29	0	0.12	28	0	0	45			
Commercial and industrial loans	13.05	22.17	17	19.68	19.53	57	19.17	20.32	50	21.51	15.52	75			
Loans to individuals	0.04	6.13	7	0.56	7.13	17	1	7.36	23	1.47	3.90	52			
Credit card loans	0	0.65	46	0	0.81	44	0.01	1.02	47	0.01	0.03	74			
Agricultural loans.....	0.76	0.32	82	1.47	0.37	89	1.58	0.46	86	1.68	0.76	79			
Other loans and leases.....	2.48	9.09	24	0.44	9.85	3	0.58	9.66	5	0.07	3.75	10			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	556.68	381.27	83	585.77	391.26	83	598.20	379.80	87	605.52	518.19	66			
Real estate loans secured by 1–4 family.....	14.07	125.03	8	27.02	138.18	10	36.34	137.84	11	49.51	159.68	10			
Revolving	2.45	17.42	20	5.92	21.26	28	9.10	23.33	32	12.79	26.74	36			
Closed-end.....	11.62	106.14	8	21.10	115.20	10	27.24	112.79	12	36.71	130.06	11			
Commercial real estate loans	533.92	234.65	97	542.73	229.44	96	548.89	219.72	97	535.76	328.67	90			
Construction and land development.....	18.42	35.62	34	38.12	34.95	57	50.96	35.36	66	42.66	44.44	51			
1–4 family.....	6.31	6.34	59	15.30	6.61	79	20.24	7.04	88	26.21	10.44	88			
Other.....	12.11	28.16	29	22.82	27.32	46	30.72	27.26	58	16.45	33.34	28			
Multifamily.....	260.04	32.74	97	137.17	31.04	92	134.63	27.85	93	103.88	51.49	83			
Nonfarm nonresidential	255.46	155.06	85	367.43	152.10	96	363.30	147.22	97	389.22	217.26	95			
Owner-occupied.....	118.12	52.37	92	179.40	53.07	98	181.60	54.89	98	218.31	73.43	99			
Other.....	137.35	100.54	67	188.03	97.41	91	181.70	91.80	87	170.92	140.40	69			
Real estate loans secured by farmland.....	8.69	3.44	79	16.03	3.60	88	12.96	4.02	83	20.25	7.80	81			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.44	29	0	0.54	28	0	0.01	45			
Commercial and industrial loans	86.83	139.91	24	148.07	122.02	64	147.62	128.82	60	173.03	105.25	84			
Loans to individuals	0.29	37.47	7	4.23	43.51	22	7.69	42.67	28	11.84	23.98	58			
Credit card loans	0	3.30	46	0	4.34	45	0.08	5.31	48	0.09	0.19	75			
Agricultural loans.....	5.05	1.88	81	11.07	2.18	89	12.17	2.72	88	13.54	4.90	82			
Other loans and leases.....	16.51	49.54	26	3.29	52.44	4	4.44	51.79	5	0.54	25.83	10			
Supplemental															
Non-owner occupied CRE loans / Gross loans	62.66	27.32	98	48.35	26.45	92	47.74	24.79	94	39.78	35.69	67			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	416.93	183.76	95	363.79	178.57	92	367.65	167.93	94	320.03	253.35	74			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	535.05	240.85	97	543.19	236.10	96	549.25	225.98	97	538.34	331.68	89			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	4.79	11.17	21	1.90	7.63	23	2.09	7.80	29	3.02	4.63	49			
Liquid assets	15.14	26.22	20	10.08	22.44	11	8.84	22.72	4	8.70	15.94	14			
Investment securities	20.04	17.85	62	11.94	16.99	26	10	17.27	14	10.04	16.65	21			
Net loans and leases	65.72	61.58	58	73.78	63.77	74	76.66	63.98	84	77.15	72.64	67			
Net loans, leases and standby letters of credit	65.92	62.48	58	73.93	64.84	73	77.07	65.07	84	77.61	73.08	66			
Core deposits	78.03	70.67	65	70.92	63.09	61	66.32	62.13	49	67.71	69.79	34			
Noncore funding	4.38	14.13	15	9.16	19.36	24	14.98	21.34	41	14.98	17.09	42			
Time deposits of \$250K or more	3.41	2.11	78	4.02	2.94	69	3.82	2.89	71	3.09	3.54	53			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0	49			
Federal funds purchased and repos	0	1.47	10	0	1.94	9	0	1.97	15	0.57	1.20	45			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48			
Net federal funds purchased (sold)	0	0.54	30	0	0.48	28	0	0.54	31	0.53	1.21	46			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0.05	1.24	29	4.17	3.01	66	5.36	3.67	73	5.34	4.47	59			
Earning assets that reprice within 1 year	22.07	39.38	13	25.50	39.29	12	28.93	40.29	20	26.85	33.41	34			
Interest-bearing liabilities that reprice within 1 year	7.67	8.20	62	8.06	10.19	41	19.24	10.01	88	21.15	16.67	75			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	1.34	25	0	0.19	38			
Net assets that reprice within 1 year	14.40	29.11	18	17.44	26.63	24	9.69	27.38	15	5.71	15.65	23			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-0.48	3.20	43	8.49	14.45	32	14.98	16.62	52	13.86	13.97	49			
Net short-term noncore funding dependence	-0.79	-4.76	62	7.77	3.38	59	13.52	4.66	78	11.25	9.65	58			
Short-term investment / Short-term noncore funding	116.19	184.19	40	22.27	77.77	30	15.26	66.46	19	23.76	46.67	47			
Liquid assets - short-term noncore funding / Nonliquid assets	12.98	28.18	29	1.72	16.97	22	-5.35	16.04	15	-4.41	3.68	27			
Net loans and leases / Total deposits	79.90	79.43	53	97.48	90.31	72	101.55	90.08	84	101.52	92.86	73			
Net loans and leases / Core deposits	84.23	88.34	47	104.03	103.93	58	115.59	105	73	113.95	105.03	69			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.07	1.57	21	0.08	0.72	26	-0.05	-0.82	66	-0.03	-0.05	43			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.66	4.31	62	2.68	1.36	81	-0.71	-1.98	80	0.09	-0.62	74			
Structured notes appreciation (depreciation) / Tier 1 capital	0.02			0			-0.05			-0.02					
Percent of Investment Securities															
Held-to-maturity securities	0.60	11.38	39	2.69	12.67	45	3.94	16.19	34	2.27	13.07	42			
Available-for-sale securities	99.40	87.23	71	97.31	85.40	59	96.06	81.88	68	97.73	86.93	57			
U.S. Treasury securities	0.82	4.72	50	4.52	6.15	60	5.30	6.99	60	0	1.33	31			
US agency securities (excluding mortgage-backed securities)	17.46	4.01	89	17.52	3.49	91	11.33	4.02	86	5.86	10.16	51			
Municipal securities	36.56	9.83	90	28.25	7.75	90	20.78	9.16	81	28.81	17.86	75			
Mortgage-backed securities	34.62	66.64	10	38.82	67.43	12	53.42	65.45	29	55.32	55.76	46			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.31	34			
Other debt securities	10.54	3.01	87	10.89	2.94	86	9.18	2.79	85	10.01	3.25	85			
Mutual funds and equity securities	0	0.35	13	0	0.40	13	0	0.42	11	0	0.58	15			
Debt securities 1 year or less	5.01	10.55	31	2.16	11.86	14	6.50	11.91	44	9.73	11.90	56			
Debt securities 1 to 5 years	17.29	17.03	53	15.45	17.94	56	20.48	19.18	62	20.86	23.53	48			
Debt securities over 5 years	77.71	69.86	57	82.39	66.02	64	73.02	64.73	50	69.41	60.73	63			
Pledged securities	3.72	35.67	11	8.94	30.57	20	18.75	33.30	31	32.82	46.78	34			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.08	40			
Percent Change from Prior Like Quarter															
Short-term investments	322.40	183.32	76	-6.88	26.69	26	-0.82	6.77	45	57.26	6.96	80			
Investment securities	181.24	23.62	97	22.45	11.75	77	42.53	9.42	88	106.85	4.99	95			
Core deposits	84.40	26.88	95	9.61	11.23	59	40.23	7.29	95	101.23	13.94	97			
Noncore funding	-19.77	-12.18	41	-37.30	6.59	3	43.18	10.67	85	53.57	-3.35	89			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	1,908,479	1,561,632	1,780,505	1,188,851	
Commit: Secured commercial real estate loans	319,667	347,271	548,342	363,842	
Commit: Unsecured real estate loans	41,898	6,810	14,486	20,124	
Credit card lines (reported semiannually, June/Dec)	1,545	1,541	2,380	1,840	
Securities underwriting	0	0	0	0	
Standby letters of credit	38,771	18,060	47,029	36,807	
Commercial and similar letters of credit	0	0	0	68	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	
Written options contracts (interest rate)	0	0	0	0	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	290,361	152,628	115,004	117,197	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	9.67	22.01	8	13.26	23.52	15	15.50	24.05	24	14.82	17.28	35			
Standby letters of credit	0.20	0.71	17	0.15	0.84	12	0.41	0.92	34	0.46	0.40	69			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0	0.01	65			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0.25	34	0	0.30	33	0	0.52	32	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.30	33	0	0.45	34	0	0.69	34	0	0	48			
Derivative contracts	1.47	48.62	6	1.30	68.47	8	1	65.81	8	1.46	6.82	30			
Interest rate contracts	1.47	34.36	6	1.30	47.31	8	1	43.84	8	1.46	6.72	30			
Interest rate futures and forward contracts	0	6.21	12	0	10.67	11	0	11.40	13	0	0.28	22			
Written options contracts (interest rate)	0	2.18	9	0	2.47	10	0	2.16	10	0	0.28	19			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	0.08	41			
Interest rate swaps	1.47	20.83	14	1.30	28.86	11	1	26.74	11	1.46	5.41	41			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	0	45			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	0	45			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0	48			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0	48			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	0	49			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	0	47			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0	49			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	0	48			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	0	48			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	16.16	42.82	7	17.81	45.53	11	23.69	44.93	21	25.20	25.74	48			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	290,361	152,628	115,004	117,197	
Interest rate contracts	290,361	152,628	115,004	117,197	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	0	0	0	0	
Written options	0	0	0	0	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	0	0	0	0	
Purchased options	0	0	0	0	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	0	0	0	0	
Swaps	290,361	152,628	115,004	117,197	
Held for trading.....	290,361	152,628	115,004	117,197	
Interest rate contracts	290,361	152,628	115,004	117,197	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded.....	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	290,361	152,628	115,004	117,197	
One year or less	0	0	0	0	
Over 1 year to 5 years	18,848	19,358	10,273	10,518	
Over 5 years	271,513	133,270	104,731	106,679	
Gross negative fair value (absolute value)	12,066	2,103	1,618	1,199	
Gross positive fair value.....	12,053	2,103	1,618	1,199	
Held for trading.....	12,053	2,103	1,618	1,199	
Non-traded.....	0	0	0	0	
Current credit exposure on risk-based capital derivative contracts	12,053	2,103	1,618	1,199	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
	100	94.10	77	100	93.44	80	100	92.91	80	100	99.91	56			
Percent of Notional Amount															
Interest rate contracts	0	3.49	25	0	3.20	22	0	3.39	21	0	0.04	44			
Foreign exchange contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	0	47			
Futures and forwards	0	14.05	7	0	13.49	6	0	12.78	8	0	12.76	16			
Written options	0	8.18	6	0	5.91	6	0	6.60	7	0	9.73	15			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0	49			
Over-the-counter	0	7.73	7	0	5.10	6	0	5.49	8	0	9.46	15			
Purchased options	0	3.42	19	0	4.42	18	0	4.19	18	0	1.44	38			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0	49			
Over-the-counter	0	2.86	21	0	3.35	18	0	3.20	20	0	1.27	39			
Swaps	100	68.76	96	100	69.75	95	100	70.34	95	100	66.04	90			
Held for trading	100	43.53	96	100	44.16	97	100	46.31	98	100	16.18	95			
Interest rate contracts	100	36.62	96	100	37.24	97	100	38.40	98	100	16.40	96			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	0	47			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	0	49			
Non-traded	0	56.47	3	0	55.84	2	0	53.69	1	0	83.82	4			
Interest rate contracts	0	53.82	3	0	52.22	2	0	50.60	2	0	83.04	4			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.01	46			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less)	100	91.48	75	100	93.86	75	100	94.47	75	100	87.47	80			
One year or less	0	32.05	4	0	32.17	2	0	32.51	3	0	15.62	13			
Over 1 year to 5 years	6.49	27.06	17	12.68	30.45	27	8.93	31.16	18	8.97	21.68	39			
Over 5 years	93.51	29.56	98	87.32	28.09	95	91.07	28.71	95	91.03	37.90	90			
Gross negative fair value (absolute value)	4.16	1.55	93	1.38	0.83	77	1.41	0.72	94	1.02	0.50	83			
Gross positive fair value	4.15	2.23	92	1.38	1.19	59	1.41	0.85	87	1.02	0.92	65			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.07	24	0	0.06	15	0	0.06	14	0	0	46			
Gross positive fair value (X)	0.01	0.09	17	0	0.07	14	0	0.06	12	0	0.01	36			
Held for trading (X)	0.01	0.07	42	0	0.06	41	0	0.05	41	0	0	78			
Non-traded (X)	0	0.02	4	0	0.01	5	0	0.01	2	0	0	11			
Current credit exposure (X)	0.01	0.06	25	0	0.05	19	0	0.04	18	0	0	53			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	49			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	50			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.08	0.85	25	0.02	0.73	18	0.02	0.53	18	0.02	0.05	51			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	35,698	36,072	28,936	21,296	
Gross losses	19,858	7,853	1,955	1,362	
Write-downs, transfers to loans held-for-sale	0	1,389	0	0	
Recoveries	2,988	344	935	362	
Net losses	16,870	7,509	1,020	1,000	
Provision for loan and lease losses	172,262	7,135	8,156	8,640	
Adjustments	76,928	0	0	0	
Ending balance	268,018	35,698	36,072	28,936	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	1.03	0.51	89	0.06	0.15	27	0.08	0.14	36	0.14	0.11	69			
Provision for loan and lease losses / Average loans and leases	1.46	0.82	85	0.08	0.24	26	0.11	0.24	30	0.18	0.16	67			
Provision for loan and lease losses / Net loan and lease losses	1,021.11	487.86	85	95.02	130.58	23	799.61	134.68	96	864	110.75	94			
Allowance for loan and lease losses / Total loans and leases not held for sale	2.02	1.58	78	0.41	0.83	14	0.41	0.90	12	0.47	0.95	6			
Allowance for loan and lease losses / Total loans and leases	2.02	1.55	79	0.41	0.81	15	0.41	0.89	12	0.47	0.94	8			
Allowance for loan and lease losses / Net loans and leases losses (X)	15.89	11.58	76	4.75	8.03	50	35.36	7.54	93	28.94	16.23	82			
Allowance for loan and lease losses / Nonaccrual assets	917.59	299.17	92	418.65	218.72	84	747.30	214.03	93	881.12	270.69	93			
ALLL / 90+ days past due + nonaccrual loans and leases	917.59	244.34	98	418.65	151.73	91	715.71	160.51	97	566.82	232.03	91			
Gross loan and lease losses / Average loans and leases	0.17	0.34	37	0.09	0.28	25	0.03	0.30	5	0.03	0.16	16			
Recoveries / Average loans and leases	0.03	0.07	21	0	0.08	7	0.01	0.09	6	0.01	0.06	12			
Net losses / Average loans and leases	0.14	0.27	41	0.09	0.21	35	0.01	0.22	12	0.02	0.10	28			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0.02	0	92	0	0	39	0	0	48			
Recoveries / Prior year-end losses	38.05	33.98	68	17.60	36.22	19	68.65	41.30	85	6.91	50.41	7			
Earnings coverage of net loan and lease losses (X)	14.51	22.91	57	29.95	24.40	70	170.33	21.75	96	110.87	0.97	91			
Net Loan and Lease Losses By Type															
Real estate loans	0.05	0.04	64	0.04	0.01	76	0	0.02	32	0	0.02	28			
Real estate loans secured by 1–4 family	0.22	0.01	95	-0.01	0.01	28	-0.02	0.01	17	-0.01	0.03	20			
Revolving	0.22	0.01	90	0	0.02	43	0	0.03	37	0	0.03	25			
Closed-end	0.22	0	96	-0.01	0	24	-0.02	0.01	18	-0.01	0.02	22			
Commercial real estate loans	0.05	0.07	55	0.04	0.01	77	0	0.01	41	0	0.01	35			
Construction and land development	0.15	0	92	0	-0.01	60	0	-0.03	70	0	-0.04	61			
1–4 family	0.15	0	97	0	0	55	0	-0.01	63	0	0	59			
Other	0	0	57	0	-0.01	61	0	-0.02	68	0	-0.04	62			
Multifamily	0	0	58	0	0	56	0	0	37	0	0	53			
Nonfarm nonresidential	0.09	0.11	62	0.06	0.02	81	0	0.02	29	-0.01	0.02	28			
Owner-occupied	0.06	0.02	82	0.04	0.01	87	0	0.01	23	0	0.01	25			
Other	0.03	0.08	52	0.02	0.01	78	0	0.01	44	0	0.01	29			
Real estate loans secured by farmland	0	0.02	46	0	0.01	48	0	0	50	0	0	50			
Commercial and industrial loans	0.63	0.47	71	0.29	0.37	50	0.04	0.31	16	0.09	0.18	43			
Loans to individuals	0.25	1.13	14	0.03	1.17	4	0.46	1.16	27		0.78				
Credit card loans	0	2.92	9	0	3.11	7	0	2.92	8	0	1.60	15			
Agricultural loans	0.22	0.19	76	0	0.08	37	0	0.15	38	0	0.06	41			
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	0.06	0.15	56	-0.01	0.15	8	-0.01	0.14	8	-0.22	0.27	2			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		1,301		12,664		8,283		7,020		
90+ days past due loans and leases		0		0		213		1,821		
Nonaccrual loans and leases		29,209		8,527		4,827		3,284		
Total past due and nonaccrual loans and leases		30,510		21,191		13,323		12,125		
Restructured 30–89 days past due		0		0		0		0		
Restructured 90+ days past due		0		0		0		0		
Restructured nonaccrual		0		0		0		97		
Total restructured loans and leases		0		0		0		97		
30–89 days past due loans held for sale		0		0		0		0		
90+ days past due loans held for sale		0		0		0		0		
Nonaccrual loans held for sale		0		0		0		0		
Total past due and nonaccrual loans held for sale		0		0		0		0		
Restructured loans and leases in compliance		0		3,034		0		0		
Other real estate owned		0		441		147		326		
Other Assets										
30–89 days past due		0		0		0		0		
90+ days past due		0		0		0		0		
Nonaccrual		0		0		0		0		
Total other assets past due and nonaccrual		0		0		0		0		
Percent of Loans and Leases										
30–89 days past due loans and leases	0.01	0.39	1	0.15	0.43	15	0.09	0.44	11	0.11
90+ days past due loans and leases	0	0.12	9	0	0.15	8	0	0.17	18	0.03
Nonaccrual loans and leases	0.22	0.66	10	0.10	0.51	7	0.05	0.54	3	0.05
90+ days past due and nonaccrual loans and leases	0.22	0.85	5	0.10	0.71	3	0.06	0.75	2	0.08
30–89 days past due restructured	0	0.01	16	0	0.01	13	0	0.02	12	0
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0
Nonaccrual restructured	0	0.13	3	0	0.14	4	0	0.16	3	0
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.01	0.40	1	0.15	0.43	15	0.09	0.44	10	0.11
90+ days past due assets	0	0.12	8	0	0.15	6	0	0.18	16	0.03
Nonaccrual assets	0.22	0.67	10	0.10	0.53	6	0.05	0.57	2	0.05
30+ days past due and nonaccrual assets	0.23	1.29	2	0.24	1.19	3	0.15	1.26	3	0.19
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.15	0.52	10	0.07	0.44	7	0.04	0.48	3	0.06
90+ days past due and nonaccrual assets + other real estate owned	0.15	0.55	9	0.08	0.48	6	0.05	0.52	3	0.07
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.15	0.60	9	0.10	0.53	8	0.04	0.60	3	0.04
Allowance for loan and lease losses	10.90	66.66	1	33.62	115.41	10	13.79	118.28	2	12.48
Equity capital + allowance for loan and lease losses	0.97	4.97	6	0.59	4.28	6	0.25	4.79	2	0.28
Tier 1 capital + allowance for loan and lease losses	1.40	6.05	6	1.04	5.65	7	0.43	6.16	2	0.47
Loans and leases + other real estate owned	0.22	0.97	5	0.14	0.85	3	0.06	0.96	2	0.06

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0	0.39	3	0.03	0.38	8	0.09	0.42	9	0.13	0.29	20			
	90+ days past due		0	0.16	14	0	0.16	13	0	0.22	28	0.04	0.05	67			
	Nonaccrual.....		0.10	0.76	9	0.04	0.46	6	0.04	0.57	5	0.04	0.43	8			
Commercial and industrial	30–89 days past due		0.04	0.23	14	0.61	0.31	83	0.10	0.30	23	0.06	0.27	27			
	90+ days past due		0	0.03	16	0	0.05	14	0	0.05	11	0.01	0.01	74			
	Nonaccrual.....		1.04	0.75	73	0.34	0.83	25	0.13	0.76	11	0.11	0.60	21			
Individuals	30–89 days past due		0.02	0.83	10	0.02	0.83	13	0.20	0.84	19	0.01	0.69	12			
	90+ days past due		0	0.14	19	0	0.17	16	0	0.16	15	0.04	0.03	75			
	Nonaccrual.....		0	0.28	9	0	0.17	11	0	0.23	8	0	0.21	14			
Depository institution loans	30–89 days past due			0			0			0			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0			0			0			0				
Agricultural	30–89 days past due		0	0.17	28	0	0.24	26	0	0.17	27	0	0.15	35			
	90+ days past due		0	0	44	0	0	42	0	0	43	0	0	45			
	Nonaccrual.....		0	0.49	24	0	0.67	22	0	0.75	23	0	0.31	31			
Foreign governments	30–89 days past due			0			0.07			0.01							
	90+ days past due			0			0			0							
	Nonaccrual.....			0.09			0.03			0.06							
Other loans and leases	30–89 days past due		0.05	0.18	51	0	0.20	14	0	0.17	12	0	0.12	27			
	90+ days past due		0	0.01	33	0	0.01	30	0	0.01	31	0	0	44			
	Nonaccrual.....		0	0.15	19	0	0.13	15	0	0.14	17	0	0.06	36			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0	0.65	1	0	0.67	2	0.01	0.71	1	0.10	0.56	8			
	90+ days past due	0	0.33	16	0	0.31	14	0	0.46	14	0	0.06	22			
	Nonaccrual	0.01	0.89	2	0.13	0.73	9	0.10	0.86	6	0.21	0.65	20			
Revolving	30–89 days past due	0	0.48	5	0.02	0.45	11	0.03	0.50	10	0	0.29	7			
	90+ days past due	0	0.03	30	0	0.05	24	0	0.05	25	0	0.02	35			
	Nonaccrual	0	1.13	5	0.53	1	43	0.38	1.17	27	0	0.42	10			
Closed-end	30–89 days past due	0	0.65	1	0	0.70	1	0	0.75	1	0.14	0.63	16			
	90+ days past due	0	0.38	17	0	0.35	16	0	0.53	16	0	0.06	24			
	Nonaccrual	0.01	0.87	2	0.02	0.70	2	0	0.84	1	0.29	0.68	27			
Junior lien	30–89 days past due	0	0.02	10	0	0.02	9	0	0.03	9	0.01	0.03	47			
	90+ days past due	0	0	32	0	0	29	0	0	24	0	0	36			
	Nonaccrual	0.01	0.04	23	0.02	0.04	36	0	0.06	16	0.01	0.04	35			
Commercial real estate	30–89 days past due	0	0.26	10	0.03	0.18	19	0.10	0.17	35	0.14	0.15	58			
	90+ days past due	0	0.02	23	0	0.03	19	0	0.03	45	0.04	0.02	80			
	Nonaccrual	0.06	0.62	10	0.04	0.23	16	0.03	0.28	16	0.02	0.33	12			
Construction and development	30–89 days past due	0	0.28	11	0	0.28	12	0	0.21	10	0.03	0.18	47			
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0	0.01	42			
	Nonaccrual	0	0.41	11	0	0.20	12	0	0.19	12	0	0.21	18			
1–4 family	30–89 days past due	0	0.03	28	0	0.06	25	0	0.06	25	0	0.05	33			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	46			
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	28	0	0.04	35			
Other	30–89 days past due	0	0.22	13	0	0.20	15	0	0.13	14	0.03	0.08	60			
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.01	44			
	Nonaccrual	0	0.35	12	0	0.17	14	0	0.15	15	0	0.12	25			
Multifamily	30–89 days past due	0	0.09	44	0	0.08	19	0	0.10	38	0.22	0.04	89			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0	45			
	Nonaccrual	0	0.11	20	0	0.05	21	0	0.08	23	0	0.05	33			
Nonfarm non-residential	30–89 days past due	0.01	0.23	16	0.05	0.14	26	0.15	0.17	50	0.13	0.14	58			
	90+ days past due	0	0.02	26	0	0.03	22	0.01	0.03	52	0.06	0.02	83			
	Nonaccrual	0.12	0.80	10	0.06	0.28	14	0.05	0.30	15	0.03	0.40	14			
Owner Occupied	30–89 days past due	0.01	0.07	25	0.02	0.07	25	0.15	0.09	70	0.13	0.06	80			
	90+ days past due	0	0	33	0	0.01	26	0.01	0.01	58	0.06	0.01	89			
	Nonaccrual	0.04	0.27	15	0.02	0.16	19	0.01	0.17	15	0	0.16	14			
Other	30–89 days past due	0	0.14	11	0.03	0.07	39	0	0.07	8	0	0.06	19			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.01	39			
	Nonaccrual	0.08	0.44	24	0.03	0.10	34	0.04	0.13	35	0.03	0.16	40			
Farmland	30–89 days past due	0	0.11	30	0	0.23	23	0	0.25	23	0	0.10	34			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0	45			
	Nonaccrual	3.07	1.13	82	0	0.84	19	0	1.23	19	0	0.44	28			
Credit card	30–89 days past due	0	0.95	7	0	1.19	6	0	1.22	6	0	0.83	23			
	90+ days past due	0	0.63	13	0	0.78	12	0	0.73	11	0	0.22	36			
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	42			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016									
Common Equity Tier 1 Capital														
Common stock plus related surplus	2,355,802	1,595,020	1,674,891	1,064,432										
Retained earnings	420,076	396,051	300,407	177,149										
Accumulated other comprehensive income (AOCI)	60,292	21,523	-5,601	415										
Common equity tier 1 minority interest	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,836,170	2,012,594	1,969,697	1,241,996										
Common Equity Tier 1 Capital: Adjustments/Deductions														
Less: Goodwill, intangible assets, and deferred tax assets	964,598	874,886	888,134	517,376										
Accumulated other comprehensive income-related adjustments	60,292	21,523	-5,601	415										
Other deductions from common equity tier 1 capital	0	0	0	0										
Subtotal:	1,811,280	1,116,185	1,087,164	724,205										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0										
Common equity tier 1 capital	1,811,280	1,116,185	1,087,164	724,205										
Additional Tier 1 Capital														
Additional tier 1 capital instruments and related surplus	0	7,555	24,968	20,028										
Non-qualifying capital instruments	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0										
Additional tier 1 capital before deductions	0	7,555	24,968	20,028										
Less: Additional tier 1 capital deductions	0	0	0	0										
Additional tier 1 capital	0	7,555	24,968	20,028										
Tier 1 Capital	1,811,280	1,123,740	1,112,132	744,233										
Tier 2 Capital														
Tier 2 capital instruments and related surplus	472,108	195,187	84,470	84,374										
Non-qualifying capital instruments	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	170,667	38,977	40,714	30,835										
Exited advanced approach eligible credit reserves														
Unrealized gains on AFS preferred stock classified as equity		0	0	0										
Tier 2 capital before deductions	642,775	234,164	125,184	115,209										
Exited advanced approach tier 2 capital before deductions														
Less: Tier 2 capital deductions	0	0	0	0										
Tier 2 Capital	642,775	234,164	125,184	115,209										
Exited advanced approach tier 2 capital														
Total capital	2,454,055	1,357,904	1,237,316	859,442										
Exited advanced approach total capital														
Total Assets for Capital Ratios														
Average total consolidated assets, adjusted	20,088,810	11,539,809	11,606,911	7,471,947										
Less: Deductions from common equity tier 1 capital	964,598	874,886	888,134	517,376										
Less: Other deductions	0	0	0	0										
Total assets for leverage ratio	19,124,212	10,664,923	10,718,777	6,954,571										
Total risk-weighted assets	15,043,752	9,835,824	9,989,084	6,839,515										
Exited advanced approach total RWA														
Capital Ratios														
Common equity tier 1 capital, column A	12.04	12.35	51	11.35	12.11	42	10.88	12.09	36	10.59	11.95	29		
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0	50		
Tier 1 capital, column A	12.04	13.08	37	11.43	12.78	33	11.13	12.85	26	10.88	12.68	22		
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0	50		
Total capital, column A	16.31	15.23	74	13.81	14.36	51	12.39	14.45	15	12.57	14.15	24		
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0	50		
Tier 1 leverage	9.47	9.13	65	10.54	9.76	74	10.38	9.71	72	10.70	10.04	68		
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31						

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0						
Total property and casualty assets		0			0			0			0						
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0						
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0						
Total insurance underwriting equity		0			0			0			0						
Total property and casualty equity		0			0			0			0						
Total life and health equity		0			0			0			0						
Total insurance underwriting net income		0			0			0			0						
Total property and casualty		0			0			0			0						
Total life and health		0			0			0			0						
Claims and claims adjusted expense reserves (P/C)		0			0			0			0						
Unearned premiums (P/C)		0			0			0			0						
Policyholder benefit and contractholder funds (L/H)		0			0			0			0						
Separate account liabilities (L/H)		0			0			0			0						
Insurance activities revenue		0			0			0			0						
Other insurance activities income		0			0			0			0						
Insurance and reinsurance underwriting income		0			0			0			0						
Premiums		0			0			0			0						
Credit related insurance underwriting		0			0			0			0						
Other insurance underwriting		0			0			0			0						
Insurance benefits, losses, expenses		0			0			0			0						
Net assets of insurance underwriting subsidiaries		0			0			0			0						
Life insurance assets		292,565			113,376			110,871			75,976				158.05		645.48

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct		
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0	47					
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.67			51.47			56.12			75							
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.33			48.53			43.88			25							
Separate account assets (L/H) / Total life assets	11.24			7.26			8.53			0							
Insurance activities revenue / Adjusted operating income	0	0.41	11	0	0.47	11	0	0.47	10	0	0.44	17					
Premium income / Insurance activities revenue	2.84			7.32			4.86			0.01							
Credit related premium income / Total premium income	38.23			34.91			44.54			60							
Other premium income / Total premium income	61.77			65.09			55.46			40							
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0	47					
Insurance net income (P/C) / Equity (P/C)	15.59			19.86			15.64			31.81							
Insurance net income (L/H) / Equity (L/H)	3.62			5.13			1.99										
Insurance benefits, losses, expenses / Insurance premiums	447.82			233.61			160.49			136.34							
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.15			0.17			0							
Reinsurance recovery (L/H) / Total assets (L/H)	0			0.15			2.31			0							
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	49					
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.07	11.03	59	9.78	11.51	45	9.66	10.22	47	9.83	14.86	26					
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0							
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	0	49					

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans.....	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	22,221	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	22,221	0	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans		0.87			1.25		0	1.17	30		0				
Cost: Interest-bearing deposits.....		0.42			1.19			0.97			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29							
Commercial and industrial loans		0.64			0.29			1.53			4.38				
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases.....		-2.40			22.48			7.24			22.03				
Total selected assets.....		2.04			12.40			3.24			-5.54				
Deposits		3.46			10.36			5			-22.72				

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Activity								
Securitization activities.....		99,432	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		99,432	0	0	0			
Retained credit exposure.....		50,901	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		50,901	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		0.50	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0.50	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		1.73						
Home equity lines		0.37						
Credit card receivables.....		0						
Auto loans and other consumer loans.....		0.03						
Commercial and industrial loans		12.95						
All other loans and leases.....		84.92						

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016			
Percent of Total Securitization Activities by Type								
Retained credit exposure.....								
1–4 family residential loans.....	51.19							
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....	51.19							
Unused commitments to provide liquidity (servicer advance).....		0						
Seller's interest carried as securities and loans		0						
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....	2.81	0	0	0	0			
Total retained credit exposure and asset sale credit exposure	2.81	0	0	0	0			
<hr/>								
	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
30–89 Days Past Due Securitized Assets								
1–4 family residential loans	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commcial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 30–89 days past due securitized assets.....	0	0	0	0	0			
90+ Days Past Due Securitized Assets								
1–4 family residential loans	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0	0			
Total past due securitized assets.....	0	0	0	0	0			
Net Losses on Securitized Assets								
1–4 family residential loans	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0	0			

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0				
Total 30–89 days past due securitized assets	0				
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0				
Total 90+ days past due securitized assets	0				
Total past due securitized assets percent of securitized assets	0				
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0				
Total net losses on securitized assets	0				
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines	0				
Credit card receivables	0				
Commercial and industrial loans	0.04				
All other loans and leases	0.01				
Total managed loans past due 30–89 days	0.01				
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines	0				
Credit card receivables	0				
Commercial and industrial loans	0				
All other loans and leases	0				
Total managed loans past due 90+ days	0				
Total Past Due Managed Assets	0.01				
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.22				
Home equity lines	0.22				
Credit card receivables	0				
Commercial and industrial loans	0.63				
All other loans and leases	0.05				
Net Losses on Managed Assets Percent of Total Managed Assets	0.13				

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	29,885	54,133	16	15		-44.79	110585.19
Dividends	29,874	54,118	0	0		-44.80	
Interest	11	15	16	15		-26.67	-59.26
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	29,885	54,133	16	15		-44.79	110585.19
Securities gains (losses)	0	0	0	0			
Other operating income	11	36	41	21		-69.44	266.67
Total operating income	29,896	54,169	57	36		-44.81	99553.33
Operating Expenses							
Personnel expenses	3,205	3,106	2,757	2,832		3.19	550.10
Interest expense	16,184	9,458	5,327	3,860		71.11	362.66
Other expenses	5,341	4,040	4,773	6,984		32.20	91.98
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	24,730	16,604	12,857	13,676		48.94	265.13
Income (loss) before taxes	5,166	37,565	-12,800	-13,640		-86.25	
Applicable income taxes (credit)	-6,734	-4,695	-3,680	-5,417			
Extraordinary items				0			
Income before undistributed income of subsidiaries	11,900	42,260	-9,120	-8,223		-71.84	
Equity in undistributed income of subsidiaries	48,451	117,458	132,460	68,323		-58.75	64.37
Bank subsidiaries	48,451	117,458	132,460	68,323		-58.75	64.37
Nonbank subsidiaries	0	0	0	0			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	60,351	159,718	123,340	60,100		-62.21	136.52
Memoranda							
Bank net income	78,325	171,576	132,460	68,323		-54.35	165.72
Nonbank net income	0	0	0	0			
Subsidiary holding companies' net income	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
Assets													
Investment in bank subsidiaries		3,017,286	96.85	2,217,903	99.33	2,068,077	99.29	1,329,961				36.04	730.91
Common and preferred stock		3,017,286	96.85	2,217,903	99.33	2,068,077	99.29	1,329,961				36.04	740.13
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		-100.00
Investment in nonbank subsidiaries		403	0.01	403	0.02	875	0.04	720				0.00	30.00
Common and preferred stock		403	0.01	403	0.02	875	0.04	720				0.00	30.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		96,827	3.11	13,717	0.61	13,160	0.63	17,097				605.89	2737.84
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0	0	0		
Other assets		897	0.03	827	0.04	814	0.04	983				8.46	-78.66
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0		
Total assets		3,115,413	100.00	2,232,850	100.00	2,082,926	100.00	1,348,761				39.53	739.60
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures		355,039	11.40	207,187	9.28	84,470	4.06	84,374				71.36	491.73
Other liabilities		5,624	0.18	5,111	0.23	2,916	0.14	1,642				10.04	218.46
Balance due to subsidiaries and related institutions		8,101	0.26	7,958	0.36	25,843	1.24	20,749				1.80	-21.43
Total liabilities		368,764	11.84	220,256	9.86	113,229	5.44	106,765				67.43	411.63
Equity Capital		2,746,649	88.16	2,012,594	90.14	1,969,697	94.56	1,241,996				36.47	818.67
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	0		
Common stock		931	0.03	586	0.03	617	0.03	458				58.87	333.02
Common surplus		2,354,871	75.59	1,594,434	71.41	1,674,273	80.38	1,063,974				47.69	963.21
Retained earnings		330,555	10.61	396,051	17.74	300,408	14.42	177,149				-16.54	329.58
Accumulated other comprehensive income		60,292	1.94	21,523	0.96	-5,601	-0.27	415				180.13	18115.11
Other equity capital components		0	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital		3,115,413	100.00	2,232,850	100.00	2,082,926	100.00	1,348,761				39.53	739.60
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		8,101	0.26	7,958	0.36	25,843	1.24	20,749				1.80	-21.43
Notes payable to subsidiaries that issued TPS		10,403	0.33	10,403	0.47	28,961	1.39	23,806				0.00	4.03
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	2.50	7.29	13	8	9.68	25	7.72	10.40	19	6.76	8.67	23			
Bank net income / Average equity investment in banks	2.96	7.45	11	7.99	10.51	21	8.14	11.19	18	7.69	9.11	30			
Nonbank net income / Average equity investment in nonbanks	0	9.75	17	0	7.89	17	0	7.10	17	0	9.81	17			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			8.81				
Bank net income / Parent net income	129.78	88.16	96	107.42	82.22	78	107.39	82.56	79	113.68	104.64	86			
Nonbank net income / Parent net income	0	3.59	14	0	5.93	10	0	3.78	11	0	1.13	22			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			90.33				
Leverage															
Total liabilities / Equity capital	13.43	20.06	48	10.94	20.43	49	5.75	20.88	26	8.60	11.14	44			
Total debt / Equity capital	12.93	14.41	63	10.29	14.31	60	4.29	14.69	38	6.79	4.62	65			
Total debt + notes payable to subs that issued TPS / Equity capital	13.31	16.67	55	10.81	16.36	53	5.76	17.10	31	8.71	9.36	44			
Total debt + Loans guaranteed for affiliate / Equity capital	12.93	14.68	62	10.29	14.56	59	4.29	15.14	38	6.79	4.64	64			
Total debt / Equity capital – excess over fair value	12.93	14.52	63	10.29	14.51	60	4.29	14.81	38	6.79	4.62	65			
Long-term debt / Equity capital	12.93	13.56	63	10.29	13.04	61	4.29	13.37	38	6.79	4.39	65			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0	46			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0	46			
Long-term debt / Consolidated long-term debt	67.95	34.67	78	85.91	28.44	95	52.17	28.63	74	50.59	17.83	81			
Double Leverage															
Equity investment in subs / Equity capital	109.87	102.81	86	110.22	103.22	82	105.04	103.10	63	107.14	105.17	57			
Total investment in subs / Equity capital	109.87	110.16	72	110.22	111.07	69	105.04	112.48	47	107.14	105.55	54			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	4.49	0.47	95	1.29	0.36	86	0.80	0.35	75	1.48	0.56	75			
Equity investment in subs – equity cap / Net income-div (X)		1.82		1.94	1.22	79	0.80	1.22	48	1.48	1.91	44			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	35.15	136.59	3	84.36	177.68	14	29.07	162.34	3	39.87	96.31	17			
Cash from ops + noncash items + op expense / Op expense + dividend	38.73	147.24	4	96.96	190.27	15	86.70	174.91	10	85.66	100.80	31			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	179.57	134.08	78	101.29	116.34	35	69.38	103.19	19	114.43	101.42	68			
Pretax operating income + interest expense / Interest expense	131.92	2,016.32	15	497.18	1,968.54	27	-140.29	2,898.75	2	-253.37	1,955.22	10			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	131.13	1,539.23	14	451.70	1,632.83	24	-90.59	1,369.37	1	-188.92	1,082.59	6			
Dividends + interest from subsidiaries / Interest expense + dividends	31.10	150.43	4	85.48	210.80	11	0.30	188.90	1	0.39	107.07	6			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	6.15	36			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			33.93			71.32				
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.12	3.85	52	0.63	2.64	42	0.64	2.61	41	1.28	1.68	58			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0				
Nonaccrual		1.03			0.54			6.54			0.46				
Total		1.13			0.58			6.78			0.46				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0	50			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	5.62	12	0	5.50	12	0	0.15	27			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0	49			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	671.44	81.10	97	127.47	57.84	90		57.26			100.86				
Dividends declared / Net income	132.39	42.29	97	33.73	33.08	52	0	27.33	5	0	32.32	8			
Net income – dividends / Average equity.....	-0.81	4.14	10	5.30	6.46	32	7.72	7.33	54	6.76	5.74	63			
Percent of Dividends Paid															
Dividends from bank subsidiaries	37.39	132.17	20	100.47	178.13	26		157.73			106.72				
Dividends from nonbank subsidiaries	0	3.41	23	0	7.53	19		7.13			2.37				
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42		16.86			0				
Dividends from all subsidiaries	37.39	174.85	8	100.47	260.40	14		215.26			114.69				
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	38.14	60.28	30	31.54	66.55	21	0	60.71	4	0	35.18	11			
Interest income from bank subsidiaries.....	0.01	0.36	51	0.01	0.54	45	0.01	0.52	48	0.02	0.14	61			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	0.94	41			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	45			
Operating income from bank subsidiaries	38.16	62.88	29	31.55	69.36	18	0.01	63.43	5	0.02	41.35	11			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		56.39			82.95			51.40			129.02				
Interest income from nonbank subsidiaries.....		7.38			20.25			18.56			0.63				
Management and service fees from nonbank subsidiaries		0.86			1.92			2.96			0.60				
Other income from nonbank subsidiaries.....		0.16			1.06			0.15			0.08				
Operating income from nonbank subsidiaries		79.84			150.41			99.33			153.75				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			58.43				
Interest income from subsidiary holding companies		8.40			6.54			3.95			0.07				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			-0.14				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.93	69.76	88	99.91	67.32	91	0	65.18	11	0	67.33	11			
Interest income from bank subsidiaries.....	0.04	0.63	49	0.03	0.80	45	28.07	0.92	96	41.67	1.07	95			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.14	41			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.01	45			
Operating income from bank subsidiaries	99.96	82.20	84	99.93	78.80	86	28.07	74.20	22	41.67	79.76	16			
Dividends from nonbank subsidiaries	0	1.95	23	0	2.65	19	0	2.57	23	0	1.78	27			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	0	46			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0	47			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0	46			
Operating income from nonbank subsidiaries	0	4.70	16	0	7.29	11	0	7.64	14	0	3.09	22			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	0	48			
Interest income from subsidiary holding companies	0	0.11	44	0	0.20	44	0	0.37	43	0	0	49			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	0	47			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			886.47				
Loans and advances from subsidiaries / Total debt	2.28	27.08	33	3.84	28.33	33	30.59	26.53	66	24.59	74.60	43			